

2014 STATUTORY MORTGAGE PROGRAMS *ELEVATOR*

EFFECTIVE 01/01/2014 2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.44 % BASE CITY (LOUISVILLE HCP)

Updated by Federal Register/Vol 79, No116/Tuesday, June 17 2014/Notices

2.70 % KEY CITY HCP

\$6,500 Substantial Rehab

ASHLAND, KY

\$17,550 + Per Unit is Definition for Substantial Rehabilitation

PLACE CODE		01901	MORTGAGE AMOUNT PER FAMILY UNIT				
SECTION OF ACT			0 BR	1 BR	2 BR	3 BR	4 BR+
207-MULTIFAMILY HOUSING		BASE	\$56,751	\$63,561	\$77,939	\$97,614	\$110,374
		MAX.	\$153,228	\$171,615	\$210,435	\$263,558	\$298,010
	HIGH COST	2.70 % x BASE=	LOCAL	\$153,228	\$171,615	\$210,435	\$263,558
213-COOPERATIVE HOUSING		BASE	\$56,751	\$64,298	\$78,186	\$101,148	\$111,031
		MAX.	\$153,228	\$173,605	\$211,102	\$273,100	\$299,784
	HIGH COST	2.70 % x BASE=	LOCAL	\$153,228	\$173,605	\$211,102	\$273,100
220-MORTGAGE INSURANCE		BASE	\$56,751	\$63,561	\$77,939	\$97,614	\$110,374
		MAX.	\$153,228	\$171,615	\$210,435	\$263,558	\$298,010
	HIGH COST	2.70 % x BASE=	LOCAL	\$153,228	\$171,615	\$210,435	\$263,558
223-(F)MORTGAGE INSURANCE		BASE	\$56,751	\$63,561	\$77,939	\$97,614	\$110,374
		MAX.	\$153,228	\$171,615	\$210,435	\$263,558	\$298,010
	HIGH COST	2.70 % x BASE=	LOCAL	\$153,228	\$171,615	\$210,435	\$263,558
221(d) (3)MORTGAGE INSURANCE		BASE	\$57,234	\$65,611	\$79,782	\$103,212	\$113,295
		MAX.	\$154,532	\$177,150	\$215,411	\$278,672	\$305,897
	HIGH COST	2.70 % x BASE=	LOCAL	\$154,532	\$177,150	\$215,411	\$278,672
221 (d) (4)MORTGAGE INSURANCE		BASE	\$52,871	\$60,610	\$73,702	\$95,345	\$104,661
		MAX.	\$142,752	\$163,647	\$198,995	\$257,432	\$282,585
	HIGH COST	2.70 % x BASE=	LOCAL	\$142,752	\$163,647	\$198,995	\$257,432
231-HOUSING MORTGAGE		BASE	\$52,871	\$60,610	\$73,702	\$95,345	\$104,661
		MAX.	\$142,752	\$163,647	\$198,995	\$257,432	\$282,585
	HIGH COST	2.70 % x BASE=	LOCAL	\$142,752	\$163,647	\$198,995	\$257,432
234-CONDOMINIUM		BASE	\$57,234	\$65,611	\$79,782	\$103,212	\$113,295
		MAX.	\$154,532	\$177,150	\$215,411	\$278,672	\$305,897
	HIGH COST	2.70 % x BASE=	LOCAL	\$154,532	\$177,150	\$215,411	\$278,672

JASON L. HARE, CONSTRUCTION ANALYST

7/23/2014
DATE

JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

7/23/2014
DATE

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2.44 % BASE CITY (LOUISVILLE HCP)

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2.70 % KEY CITY HCP

CUMBERLAND, KY

\$17,550 + Per Unit is Definition for Substantial Rehabilitation

PLACE CODE 11701

MORTGAGE AMOUNT PER FAMILY UNIT

SECTION OF ACT		MORTGAGE AMOUNT PER FAMILY UNIT				
		0 BR	1 BR	2 BR	3 BR	4 BR+
207-MULTIFAMILY HOUSING	BASE	\$56,751	\$63,561	\$77,939	\$97,614	\$110,374
	MAX.	\$153,228	\$171,615	\$210,435	\$263,558	\$298,010
	HIGH COST 2.70 % x BASE= LOCAL	\$153,228	\$171,615	\$210,435	\$263,558	\$298,010
213-COOPERATIVE HOUSING	BASE	\$56,751	\$64,298	\$78,186	\$101,148	\$111,031
	MAX.	\$153,228	\$173,605	\$211,102	\$273,100	\$299,784
	HIGH COST 2.70 % x BASE= LOCAL	\$153,228	\$173,605	\$211,102	\$273,100	\$299,784
220-MORTGAGE INSURANCE	BASE	\$56,751	\$63,561	\$77,939	\$97,614	\$110,374
	MAX.	\$153,228	\$171,615	\$210,435	\$263,558	\$298,010
	HIGH COST 2.70 % x BASE= LOCAL	\$153,228	\$171,615	\$210,435	\$263,558	\$298,010
223-(F)MORTGAGE INSURANCE	BASE	\$56,751	\$63,561	\$77,939	\$97,614	\$110,374
	MAX.	\$153,228	\$171,615	\$210,435	\$263,558	\$298,010
	HIGH COST 2.70 % x BASE= LOCAL	\$153,228	\$171,615	\$210,435	\$263,558	\$298,010
221(d) (3)MORTGAGE INSURANCE	BASE	\$57,234	\$65,611	\$79,782	\$103,212	\$113,295
	MAX.	\$154,532	\$177,150	\$215,411	\$278,672	\$305,897
	HIGH COST 2.70 % x BASE= LOCAL	\$154,532	\$177,150	\$215,411	\$278,672	\$305,897
221 (d) (4)MORTGAGE INSURANCE	BASE	\$52,871	\$60,610	\$73,702	\$95,345	\$104,661
	MAX.	\$142,752	\$163,647	\$198,995	\$257,432	\$282,585
	HIGH COST 2.70 % x BASE= LOCAL	\$142,752	\$163,647	\$198,995	\$257,432	\$282,585
231-HOUSING MORTGAGE	BASE	\$52,871	\$60,610	\$73,702	\$95,345	\$104,661
	MAX.	\$142,752	\$163,647	\$198,995	\$257,432	\$282,585
	HIGH COST 2.70 % x BASE= LOCAL	\$142,752	\$163,647	\$198,995	\$257,432	\$282,585
234-CONDOMINIUM	BASE	\$57,234	\$65,611	\$79,782	\$103,212	\$113,295
	MAX.	\$154,532	\$177,150	\$215,411	\$278,672	\$305,897
	HIGH COST 2.70 % x BASE= LOCAL	\$154,532	\$177,150	\$215,411	\$278,672	\$305,897


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7/23/2014
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JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

7/23/2014
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2.44 % BASE CITY (LOUISVILLE HCP)

Updated by Federal Register/Vol 79, No116/Tuesday, June 17 2014/Notices

2.44 % HIGH COST PERCENTAGE

LOUISVILLE, KY

\$15,860 + Per Unit is Definition for Substantial Rehabilitation

PLACE CODE 11101

MORTGAGE AMOUNT PER FAMILY UNIT

SECTION OF ACT		0 BR	1 BR	2 BR	3 BR	4 BR+
207-MULTIFAMILY HOUSING	BASE	\$56,751	\$63,561	\$77,939	\$97,614	\$110,374
	MAX.	\$153,228	\$171,615	\$210,435	\$263,558	\$298,010
	HIGH COST 2.44 % x BASE= LOCAL	\$138,472	\$155,089	\$190,171	\$238,178	\$269,313
213-COOPERATIVE HOUSING	BASE	\$56,751	\$64,298	\$78,186	\$101,148	\$111,031
	MAX.	\$153,228	\$173,605	\$211,102	\$273,100	\$299,784
	HIGH COST 2.44 % x BASE= LOCAL	\$138,472	\$156,887	\$190,774	\$246,801	\$270,916
220-MORTGAGE INSURANCE	BASE	\$56,751	\$63,561	\$77,939	\$97,614	\$110,374
	MAX.	\$153,228	\$171,615	\$210,435	\$263,558	\$298,010
	HIGH COST 2.44 % x BASE= LOCAL	\$138,472	\$155,089	\$190,171	\$238,178	\$269,313
223-(F)MORTGAGE INSURANCE	BASE	\$56,751	\$63,561	\$77,939	\$97,614	\$110,374
	MAX.	\$153,228	\$171,615	\$210,435	\$263,558	\$298,010
	HIGH COST 2.44 % x BASE= LOCAL	\$138,472	\$155,089	\$190,171	\$238,178	\$269,313
221(d) (3)MORTGAGE INSURANCE	BASE	\$57,234	\$65,611	\$79,782	\$103,212	\$113,295
	MAX.	\$154,532	\$177,150	\$215,411	\$278,672	\$305,897
	HIGH COST 2.44 % x BASE= LOCAL	\$139,651	\$160,091	\$194,668	\$251,837	\$276,440
221 (d) (4)MORTGAGE INSURANCE	BASE	\$52,871	\$60,610	\$73,702	\$95,345	\$104,661
	MAX.	\$142,752	\$163,647	\$198,995	\$257,432	\$282,585
	HIGH COST 2.44 % x BASE= LOCAL	\$129,005	\$147,888	\$179,833	\$232,642	\$255,373
231-HOUSING MORTGAGE	BASE	\$52,871	\$60,610	\$73,702	\$95,345	\$104,661
	MAX.	\$142,752	\$163,647	\$198,995	\$257,432	\$282,585
	HIGH COST 2.44 % x BASE= LOCAL	\$129,005	\$147,888	\$179,833	\$232,642	\$255,373
234-CONDOMINIUM	BASE	\$57,234	\$65,611	\$79,782	\$103,212	\$113,295
	MAX.	\$154,532	\$177,150	\$215,411	\$278,672	\$305,897
	HIGH COST 2.44 % x BASE= LOCAL	\$139,651	\$160,091	\$194,668	\$251,837	\$276,440


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7/23/2014
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JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

7/23/2014
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2.44 % BASE CITY (LOUISVILLE HCP)

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2.68 % KEY CITY HCP

PIKEVILLE, KY

\$17,420 + Per Unit is Definition for Substantial Rehabilitation

PLACE CODE 05901

MORTGAGE AMOUNT PER FAMILY UNIT

SECTION OF ACT		MORTGAGE AMOUNT PER FAMILY UNIT				
		0 BR	1 BR	2 BR	3 BR	4 BR+
207-MULTIFAMILY HOUSING	BASE	\$56,751	\$63,561	\$77,939	\$97,614	\$110,374
	MAX.	\$153,228	\$171,615	\$210,435	\$263,558	\$298,010
	HIGH COST 2.68 % x BASE= LOCAL	\$152,093	\$170,343	\$208,877	\$261,606	\$295,802
213-COOPERATIVE HOUSING	BASE	\$56,751	\$64,298	\$78,186	\$101,148	\$111,031
	MAX.	\$153,228	\$173,605	\$211,102	\$273,100	\$299,784
	HIGH COST 2.68 % x BASE= LOCAL	\$152,093	\$172,319	\$209,538	\$271,077	\$297,563
220-MORTGAGE INSURANCE	BASE	\$56,751	\$63,561	\$77,939	\$97,614	\$110,374
	MAX.	\$153,228	\$171,615	\$210,435	\$263,558	\$298,010
	HIGH COST 2.68 % x BASE= LOCAL	\$152,093	\$170,343	\$208,877	\$261,606	\$295,802
223-(F)MORTGAGE INSURANCE	BASE	\$56,751	\$63,561	\$77,939	\$97,614	\$110,374
	MAX.	\$153,228	\$171,615	\$210,435	\$263,558	\$298,010
	HIGH COST 2.68 % x BASE= LOCAL	\$152,093	\$170,343	\$208,877	\$261,606	\$295,802
221(d) (3)MORTGAGE INSURANCE	BASE	\$57,234	\$65,611	\$79,782	\$103,212	\$113,295
	MAX.	\$154,532	\$177,150	\$215,411	\$278,672	\$305,897
	HIGH COST 2.68 % x BASE= LOCAL	\$153,387	\$175,837	\$213,816	\$276,608	\$303,631
221 (d) (4)MORTGAGE INSURANCE	BASE	\$52,871	\$60,610	\$73,702	\$95,345	\$104,661
	MAX.	\$142,752	\$163,647	\$198,995	\$257,432	\$282,585
	HIGH COST 2.68 % x BASE= LOCAL	\$141,694	\$162,435	\$197,521	\$255,525	\$280,491
231-HOUSING MORTGAGE	BASE	\$52,871	\$60,610	\$73,702	\$95,345	\$104,661
	MAX.	\$142,752	\$163,647	\$198,995	\$257,432	\$282,585
	HIGH COST 2.68 % x BASE= LOCAL	\$141,694	\$162,435	\$197,521	\$255,525	\$280,491
234-CONDOMINIUM	BASE	\$57,234	\$65,611	\$79,782	\$103,212	\$113,295
	MAX.	\$154,532	\$177,150	\$215,411	\$278,672	\$305,897
	HIGH COST 2.68 % x BASE= LOCAL	\$153,387	\$175,837	\$213,816	\$276,608	\$303,631


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ASHLAND, KY

\$17,550 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$153,228	\$171,615	\$210,435	\$263,558	\$298,010
213-COOPERATIVE HOUSING	\$153,228	\$173,605	\$211,102	\$273,100	\$299,784
220-MORTGAGE INSURANCE	\$153,228	\$171,615	\$210,435	\$263,558	\$298,010
223-(F)MORTGAGE INSURANCE	\$153,228	\$171,615	\$210,435	\$263,558	\$298,010
221(d) (3)-MORTGAGE INSURANCE	\$154,532	\$177,150	\$215,411	\$278,672	\$305,897
221(d) (4)-MORTGAGE INSURANCE	\$142,752	\$163,647	\$198,995	\$257,432	\$282,585
231-HOUSING MORTGAGE	\$142,752	\$163,647	\$198,995	\$257,432	\$282,585
234-CONDOMINIUM	\$154,532	\$177,150	\$215,411	\$278,672	\$305,897

CUMBERLAND, KY

\$17,550 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$153,228	\$171,615	\$210,435	\$263,558	\$298,010
213-COOPERATIVE HOUSING	\$153,228	\$173,605	\$211,102	\$273,100	\$299,784
220-MORTGAGE INSURANCE	\$153,228	\$171,615	\$210,435	\$263,558	\$298,010
223-(F)MORTGAGE INSURANCE	\$153,228	\$171,615	\$210,435	\$263,558	\$298,010
221(d) (3)-MORTGAGE INSURANCE	\$154,532	\$177,150	\$215,411	\$278,672	\$305,897
221(d) (4)-MORTGAGE INSURANCE	\$142,752	\$163,647	\$198,995	\$257,432	\$282,585
231-HOUSING MORTGAGE	\$142,752	\$163,647	\$198,995	\$257,432	\$282,585
234-CONDOMINIUM	\$154,532	\$177,150	\$215,411	\$278,672	\$305,897

LOUISVILLE, KY

\$15,860 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$138,472	\$155,089	\$190,171	\$238,178	\$269,313
213-COOPERATIVE HOUSING	\$138,472	\$156,887	\$190,774	\$246,801	\$270,916
220-MORTGAGE INSURANCE	\$138,472	\$155,089	\$190,171	\$238,178	\$269,313
223-(F)MORTGAGE INSURANCE	\$138,472	\$155,089	\$190,171	\$238,178	\$269,313
221(d) (3)-MORTGAGE INSURANCE	\$139,651	\$160,091	\$194,668	\$251,837	\$276,440
221(d) (4)-MORTGAGE INSURANCE	\$129,005	\$147,888	\$179,833	\$232,642	\$255,373
231-HOUSING MORTGAGE	\$129,005	\$147,888	\$179,833	\$232,642	\$255,373
234-CONDOMINIUM	\$139,651	\$160,091	\$194,668	\$251,837	\$276,440

PIKEVILLE, KY

\$17,420 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$152,093	\$170,343	\$208,877	\$261,606	\$295,802
213-COOPERATIVE HOUSING	\$152,093	\$172,319	\$209,538	\$271,077	\$297,563
220-MORTGAGE INSURANCE	\$152,093	\$170,343	\$208,877	\$261,606	\$295,802
223-(F)MORTGAGE INSURANCE	\$152,093	\$170,343	\$208,877	\$261,606	\$295,802
221(d) (3)-MORTGAGE INSURANCE	\$153,387	\$175,837	\$213,816	\$276,608	\$303,631
221(d) (4)-MORTGAGE INSURANCE	\$141,694	\$162,435	\$197,521	\$255,525	\$280,491
231-HOUSING MORTGAGE	\$141,694	\$162,435	\$197,521	\$255,525	\$280,491
234-CONDOMINIUM	\$153,387	\$175,837	\$213,816	\$276,608	\$303,631